Appl. No. 10/646,215
Amdt. dated December 4, 2007
Reply to Office Action of September 4, 2007

PATENT

Amendments to the Abstract:

Please replace the Abstract with the following:

The present invention is directed to systems and method of facilitating e-commerce transactions. ~~In one embodiment, a~~ A method of facilitating e-commerce transactions comprises receiving a settlement request for a purchase account and related information sent from an end user system used ~~by an end user~~ to make a purchase from a seller or sent from a store system used by the seller. The related information includes a ~~purchase~~ price of the purchase and ~~an identifier of~~ the end user identifier. The method includes determining whether ~~the purchase account of~~ the settlement request purchase account can be settled through financing, based on financing availability information specifying ~~which specifies~~ a financing available amount of the end user, and the purchase price ~~of the purchase~~. If it is determined that the purchase account can be settled, then a message that the purchase account can be settled through financing is outputted, and financing information regarding a charge account ~~of the end user~~ for the purchase is recorded, the charge account being determined based on the purchase price ~~of the purchase~~.

The following is a clean copy of the Abstract:

The present invention is directed to systems and method of facilitating e-commerce transactions. A method of facilitating e-commerce transactions comprises receiving a settlement request for a purchase account and related information sent from an end user system used to make a purchase from a seller or sent from a store system used by the seller. The related information includes a price of the purchase and the end user identifier. The method includes determining whether the settlement request purchase account can be settled through financing, based on financing availability information specifying a financing available amount of the end user, and the purchase price. If it is determined that the purchase account can be settled, then a message that the purchase account can be settled through financing is outputted, and financing information regarding a charge account for the purchase is recorded, the charge account being determined based on the purchase price.